Case 08-06137 Doc 1 Filed 03/14/08 Entered 03/14/08 13:52:51 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 49

United States Bankruptcy Court Northern District of Illinois			Volu	intary Petition	
Name of Debtor (if individual, enter Last, First, Middle):  Caballero, Ruben A  Name of Joint Debtor (Spot Caballero, Sharmar C				, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			ised by the Joint Debtor i maiden, and trade names		years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2112			Soc. Sec. or Individual-Tone, state all): <b>2259</b>	Caxpayer I.D.	. (ITIN) No./Complete
14520 S San Francisco Ave Apt B		14520 S San F	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):  14520 S San Francisco Ave Apt B		
Posen, IL	ZIPCODE <b>60469-1153</b>	Posen, IL		Z	IPCODE <b>60469-1153</b>
County of Residence or of the Principal Place of Business:  Cook		County of Residen	ce or of the Principal Pla	ce of Busine	ess:
Mailing Address of Debtor (if different from street ad	Mailing Address of Debtor (if different from street address)  Mailing Address of Journal of Control		f Joint Debtor (if differer	nt from stree	t address):
Г	ZIPCODE			Z	IPCODE
Location of Principal Assets of Business Debtor (if di	fferent from street address a	bove):		<u> </u>	
				Z	IPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	· 1 — ·		the Petitio  ✓ Chapter 7  ☐ Chapter 9  ☐ Chapter 11  ☐ Chapter 12  ☐ Chapter 13	n is Filed (C  Chapt Recog Main Chapt Recog Nonn  Nature of D (Check one	box.)
	Tax-Exem (Check box, if Debtor is a tax-exemp Title 26 of the United Internal Revenue Cod	applicable.) of organization under States Code (the	Debts are primaril debts, defined in 1 § 101(8) as "incur individual primaril personal, family, o hold purpose."	1 U.S.C. red by an ly for a	Debts are primarily business debts.
Filing Fee (Check one box) Chapter 11 Debtors					
☐ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.			
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  ☐ A pla ☐ Acceptable Accept		Check all applicate A plan is being Acceptances of	filed with this petition		om one or more classes of
		THIS SPACE IS FOR COURT USE ONLY			
Estimated Number of Creditors		0,001- 25,001 5,000 50,000		Over 100,000	
	00,001 to \$10,000,001 \$ nillion to \$50 million \$	50,000,001 to \$100,0 to \$50	000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion	
Estimated Liabilities	00,001 to \$10,000,001 \$ million to \$50 million \$	50,000,001 to \$100,0 100 million to \$50	000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion	

Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attac	ch additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	<b>Affiliate of this Debtor</b> (If r	more than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be complete whose debts are I, the attorney for the petitions that I have informed the petit chapter 7, 11, 12, or 13 of explained the relief available	Exhibit B  ed if debtor is an individual primarily consumer debts.)  er named in the foregoing petition, declarationer that [he or she] may proceed undetitle 11, United States Code, and have under each such chapter. I further certify the notice required by § 342(b) of the
	X /s/ Troy Gleason Signature of Attorney for Debtor(	3/14/08 S) Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	nde a part of this petition.	
	ng the Debtor - Venue	
	pplicable box.) of business, or principal assets in	
☐ There is a bankruptcy case concerning debtor's affiliate, general		
Indie is a bankruptey case concerning debtor's armate, general	partner, or partnership pending i	
<ul> <li>Debtor is a debtor in a foreign proceeding and has its principal processing or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg</li> </ul>	lace of business or principal asse but is a defendant in an action or	in this District.  ts in the United States in this District, proceeding [in a federal or state court]
Debtor is a debtor in a foreign proceeding and has its principal proceeding or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	lace of business or principal assebut is a defendant in an action or and to the relief sought in this Des as a Tenant of Residential blicable boxes.)	in this District.  Its in the United States in this District, proceeding [in a federal or state court] istrict.  Il Property
Debtor is a debtor in a foreign proceeding and has its principal proceeding and has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Reside (Check all app.  Landlord has a judgment against the debtor for possession of debtors.)	lace of business or principal assebut is a defendant in an action or and to the relief sought in this Des as a Tenant of Residential blicable boxes.)	in this District.  Its in the United States in this District, proceeding [in a federal or state court] istrict.  Il Property
Debtor is a debtor in a foreign proceeding and has its principal pror has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Resid (Check all app Landlord has a judgment against the debtor for possession of debtor (Name of landlord or less	lace of business or principal assebut is a defendant in an action or ard to the relief sought in this Des as a Tenant of Residential blicable boxes.)  otor's residence. (If box checked	in this District.  Its in the United States in this District, proceeding [in a federal or state court] istrict.  Il Property

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

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Caballero, Ruben A & Caballero, Sharmar C

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Name of Debtor(s):

Desc Main

Page 2

### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Caballero, Ruben A & Caballero, Sharmar C

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ruben A Caballero

Signature of Debtor

Ruben A Caballero

X /s/ Sharmar C Caballero

Signature of Joint Debtor

Sharmar C Caballero

Telephone Number (If not represented by attorney)

March 14, 2008

#### Signature of Attorney\*

#### X /s/ Troy Gleason

Signature of Attorney for Debtor(s)

#### Troy Gleason 6276510

Printed Name of Attorney for Debtor(s)

#### Gleason & Gleason

Firm Name

77 W Washington, Ste 1218

Address

Chicago, IL 60602

Telephone Number

#### March 14, 2008

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X	
---	--

Signature of Foreign Representative

Printed Name of Foreign Representative

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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N RE:	Case	e No
Caballero, Ruben A & Caballero, Shar	mar C Cha	pter 7
	Debtor(s)	
DISCLOSUR	E OF COMPENSATION OF ATTORNEY FOR	R DEBTOR
one year before the filing of the petition in bar	akruptcy, or agreed to be paid to me, for services rendered or to be rend	
For legal services, I have agreed to accept		\$676.00
Prior to the filing of this statement I have rece	ved	\$676.00
Balance Due		\$\$
. The source of the compensation paid to me wa	ss: Debtor Other (specify):	
The source of compensation to be paid to me i	s: Debtor Other (specify):	
I have not agreed to share the above-discl	osed compensation with any other person unless they are members and	associates of my law firm.
		ciates of my law firm. A copy of the agreement
. In return for the above-disclosed fee, I have ag	reed to render legal service for all aspects of the bankruptcy case, include	ling:
<ul><li>b. Preparation and filing of any petition, sch</li><li>c. Representation of the debtor at the meeting</li></ul>	edules, statement of affairs and plan which may be required; ag of creditors and confirmation hearing, and any adjourned hearings the	• •
5. By agreement with the debtor(s), the above dis Litigation/Adversary Proceedings Motions to Redeem \$400.00 Credit Education Fees		
I certify that the foregoing is a complete statemer		n of the debtor(s) in this bankruptcy
proceeding.	5	× × × × × × × × × × × × × × × × × × ×
March 14, 2008  Date	/s/ Troy Gleason Signature of Atto	orney
	DISCLOSUR  Pursuant to 11 U.S.C. § 329(a) and Bankruptcone year before the filing of the petition in bar of or in connection with the bankruptcy case is For legal services, I have agreed to accept  Prior to the filing of this statement I have receive Balance Due	Charles   Debtor(s)    Debtor(s)    Disclosure of Compensation of ATTORNEY FOI    Pursuant to 11 U.S.C. § 329(a) and Bankruptey Rule 2016(b). I certify that I am the attorney for the above-named de one year before the filing of the petition in bankruptey, or agreed to be paid to me, for services rendered or to be rend of or in connection with the bankruptey case is as follows:  For legal services, I have agreed to accept   Prior to the filing of this statement I have received   Balance Due   The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): Thave not agreed to share the above-disclosed compensation with any other person unless they are members and I have agreed to share the above-disclosed compensation with any other persons who are not members or assoc together with a list of the names of the people sharing in the compensation, is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptey case, inclure a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a pe b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required:  Representation of the debtor at the meeting of creditors and confirmation bearing, and any adjourned hearings the compensation of the debtor at the meeting of creditors and confirmation bearing, and any adjourned hearings the Representation of the debtor at the meeting of creditors and confirmation bearing, and any adjourned hearings the Representation of the debtor at the meeting of creditors and confirmation bearing, and any adjourned hearings the Representation of the debtor at the meeting of creditors and confirmation bearing, and any adjourned hearings the Representation of the debtor of the confirmation bearing, and any adjourned hearings the Representation o

Gleason & Gleason

Name of Law Firm

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
	principal, responsible person, or partner of the bankruptcy petition preparer.)
x	(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	-
Certificate of the Debtor	
I (We) the debtor(s) affirm that I (we) have received and read this notice	

Caballero, Ruben A & Caballero, Sharmar C	X /s/ Ruben A Caballero	3/14/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Sharmar C Caballero	3/14/2008
	Signature of Joint Debtor (if any)	Date

Case 08-06137 Official Form 1, Exhibit D (10/06)

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Northern District of Illinois

IN RE:	Case No
Caballero, Ruben A	Chapter 7
Debtor(s)	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

[7] 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. <i>You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.</i>
<del></del>

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a
motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Ruben A Caballero

Date: March 14, 2008

Case 08-06137 Official Form 1, Exhibit D (10/06)

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United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Caballero, Sharmar C	Chapter 7
Debtor(s)	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

[7] 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file

the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, t participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(I does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Sharmar C Caballero

Date: March 14, 2008

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Document Page 9 of 49 United States Bankruptcy Court Northern District of Illinois Desc Main

IN RE:	Case No.
Caballero, Ruben A & Caballero, Sharmar C	Chapter 7
Debtor(s)	•

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 2,950.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		\$ 41,774.07	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,500.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,510.00
	TOTAL	29	\$ 2,950.00	\$ 41,774.07	

Form 6 - Statistical Seminary (12/07)

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IN RE:	Case No.
Caballero, Ruben A & Caballero, Sharmar C	Chapter 7
Debtor(s)	•

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 1,500.00
Average Expenses (from Schedule J, Line 18)	\$ 1,510.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 750.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 41,774.07
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 41,774.07

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IN RE Caballero, Ruben A & Caballero, Sharmar C

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Case No.

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х		_	
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking	J	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods, including but not limited to: TV, chairs, sofas, tables, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece	J	800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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(If known)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		_			,
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		99 Dodge Intrepid	J	1,750.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X X			
35. Other personal property of any kind not already listed. Itemize.				
		TO	L ΓAL	2,950.00

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## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the exemptions	to which	debtor is	entitled	under:
(Check one box)					

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
CHEDULE B - PERSONAL PROPERTY			
hecking	735 ILCS 5 §12-1001(b)	200.00	200.0
lormal and necessary household goods, ncluding but not limited to: TV, chairs, ofas, tables, bedroom furniture, some itchen appliances, costume jewelry less nan \$500 each piece	735 ILCS 5 §12-1001(b)	800.00	800.0
9 Dodge Intrepid	735 ILCS 5 §12-1001(c)	1,750.00	1,750.0

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#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$	$\frac{1}{2}$	ĺ			
ACCOUNT NO.					T			
			Value \$	$\frac{1}{2}$				
ACCOUNT NO.			value \$	┢	H			
ACCOUNT NO.	-							
			Value \$					
ACCOUNT NO.	-							
			Value \$	1				
•	-			Sub	tot	al		_
ocntinuation sheets attached			(Total of th				\$	\$
			(Use only on la		Tot page		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	isucai Sulminary of Certain Labinities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>12280007</b>			Open account opened 2/07				
Allianceone Inc 6565 Kimball Dr Ste 200 Gig Harbor, WA 98335-1206							182.00
ACCOUNT NO.			Assignee or other notification for:				
Dupage County Court Clerk	-		Allianceone Inc				
ACCOUNT NO. <b>980160</b>			Open account opened 2/05				
Amcore Bank 1021 N Mulford Rd Rockford, IL 61107-3877							501.00
ACCOUNT NO. <b>980158</b>			Open account opened 3/05				
Amcore Bank I021 N Mulford Rd Rockford, IL 61107-3877							
							236.00
17 continuation sheets attached			(Total of th	Subt			\$ 919.00
			(Use only on last page of the completed Schedule F. Report		ota		
			the Summary of Schedules and, if applicable, on the St	atist	tica	ıl	
			Summary of Certain Liabilities and Related	l Da	ata.	) [	\$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>980167</b>			Open account opened 6/05			П	
Amcore Bank 1021 N Mulford Rd Rockford, IL 61107-3877			•				87.00
ACCOUNT NO. <b>9801670784</b>	$\vdash$		Installment account opened 6/05			Н	
Amcore Bank N A 501 7th St Rockford, IL 61104-1242							97.00
ACCOUNT NO. <b>32634519</b>			Open account opened 3/07			Н	87.00
Asset Acceptance PO Box 2036 Warren, MI 48090-2036							1,392.00
ACCOUNT NO.			Assignee or other notification for:				1,002.00
Bally Total Fitness			Asset Acceptance				
ACCOUNT NO. <b>35283092</b>			Open account opened 10/07				
Asset Acceptance Llc PO Box 2036 Warren, MI 48090-2036							
ACCOUNTING			Assignee or other notification for:				476.00
ACCOUNT NO.  Nicor Gas Company			Asset Acceptance Lic				
ACCOUNT NO. <b>13946237</b>			Open account opened 8/03				
Asset Acceptance Llc PO Box 2036 Warren, MI 48090-2036							
						Ц	435.00
Sheet no1 of17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the		age	e)	\$ 2,477.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Case No. \_\_\_\_\_(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	continuation sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	TINLIOTIDATED	DISDITED	DISPOILED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:					
Sbc Illinois			Asset Acceptance Lic					
ACCOUNT NO. <b>5483684</b>			Open account opened 12/04				1	
Calvary Portfolio/collection 3rd Floor Hawthorne, NY 10532								250.00
ACCOUNT NO.			Assignee or other notification for:					259.00
11 Sprint Pcs			Calvary Portfolio/collection					
ACCOUNT NO. <b>5280852</b>			Open account opened 11/02					
Collection 700 Longwater Dr Norwell, MA 02061-1624								
ACCOUNT NO.			Assignee or other notification for:	+			+	435.00
Sbc Ameritech Consumer III			Collection					
ACCOUNT NO. <b>6010337</b>			Open account opened 8/07					
Collection Co America 700 Longwater Dr Norwell, MA 02061-1624								178.00
ACCOUNT NO.			Assignee or other notification for:					170.00
Trace Ambulance			Collection Co America					
Sheet no. 2 of 17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of		pag	ge)	\$	872.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort al Stati	so stic	cal		

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Debtor(s)

\_ Case No. \_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	electrical	Н			
Com Ed Bill Payment Ctr Chicago, IL 60668-0001	_						1,537.89
ACCOUNT NO.			Assignee or other notification for:	Н		H	1,001100
Reedsmith Sachnoff & Weaver For Comed 10 S Wacker Dr Chicago, IL 60606-7453			Com Ed				
ACCOUNT NO.		J	medical	Н			
Computer Credit Services PO Box 60201 Chicago, IL 60660-0201							288.00
ACCOUNT NO.			Assignee or other notification for:				200.00
Rush Copley Medical Center 2000 Ogden Ave Aurora, IL 60504-7222	-		Computer Credit Services				
ACCOUNT NO. <b>613269774</b>			Open account opened 12/01	Н		H	
Crd Prt Asso PO Box 802068 Dallas, TX 75380-2068			open decedin opened 1201				75.00
ACCOUNT NO.			Assignee or other notification for:	Н		$\dashv$	7 3.00
At T Broadband			Crd Prt Asso				
ACCOUNT NO. <b>23873897</b>	-		Open account opened 10/02	Н		$\dashv$	
Credit Management 4200 International Pkwy Carrollton, TX 75007-1912							
						Ц	90.00
Sheet no. 3 of 17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			)	\$ 1,990.89
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	atis	tica	al	\$

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Debtor(s)

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+			
Time Warner Cable	_		Credit Management				
ACCOUNT NO. <b>1422120616</b>			Installment account opened 9/07				
Credit Protect Assoc PO Box 802068 Dallas, TX 75380-2068							649.00
ACCOUNT NO.			Assignee or other notification for:	+			049.00
Comcast			Credit Protect Assoc				
ACCOUNT NO. <b>613269774</b>			Installment account opened 12/01	+			
Credit Protect Assoc PO Box 802068 Dallas, TX 75380-2068							75.00
ACCOUNT NO.			Assignee or other notification for:	+		Н	75.00
At&t Broadband			Credit Protect Assoc				
ACCOUNT NO. <b>652983214</b>			Installment account opened 2/02				
Credit Protect Assoc PO Box 802068 Dallas, TX 75380-2068							75.00
ACCOUNT NO.	H		Assignee or other notification for:	+	H	H	75.00
At&t Broadband			Credit Protect Assoc				
Sheet no4 of17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		age	e)	\$ 799.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	stic	on al	\$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2182258</b>			Open account opened 1/07	T			
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914-2392							221.00
ACCOUNT NO.			Assignee or other notification for:				
Echo Ltd.			Creditors Collection B				
Leno Ltd.							
ACCOUNT NO. 1796419			Open account opened 2/06				
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914-2392							149.00
ACCOUNT NO.			Assignee or other notification for:				110100
Assoc. St. James Radiologists			Creditors Collection B				
ACCOUNT NO. <b>2053051506</b>			Open account opened 11/05				
Creditors Protection S 202 W State St Ste 300 Rockford, IL 61101-1116							225.00
ACCOUNT NO.			Assignee or other notification for:				223.00
Swedishamerican Health Systems			Creditors Protection S				
ACCOUNT NO. <b>837631</b>			Open account opened 3/02				
Credtrs Coll 151 N Schuyler Ave Kankakee, IL 60901-0063							
							134.00
Sheet no5 of17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_		e)	\$ 729.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	t als tatis	o c	on al	\$

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IN RE Caballero, Ruben A & Caballero, Sharmar C

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Case No. \_\_\_

Summary of Certain Liabilities and Related Data.) \$

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Schedule of Creditors Holding Unsecured Nonpriority Claims (Total of this page) \$ 2,356.00  Total				(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	tatis	tica	al	\$
ACCOUNT NO. Med1 02 Excel Emergency Care Lic  Med1 02 Excel Emergency Care Lic  ACCOUNT NO. 487428667027  Dependon Collection Se 120 W 22nd St Ste 380 Oak Brook, IL 60523-4070  ACCOUNT NO.  Bud S Ambulance Service  ACCOUNT NO. 601100698474  Discover Fin PO Box 3025 New Albany, OH 43054-3025  ACCOUNT NO.  Essence PO Box 60001 Tampa, FL 33660-0001  Tampa, FL 33660-0001  Tampa, FL 33660-3415  ACCOUNT NO. 309875515386  H And F Law 33 N Lasalle St Ste 1200 Chicago, IL 60602-3415  ASsignee or other notification for: Dependon Collection Se  ASsignee or other notification for: Dependon Collection Se  Assignee or other notification for: Dependon Collection Se  Assignee or other notification for: Assignee or other notification for: H And F Law Assignee or other notification for: H And F Law Assignee or other notification for: H And F Law Assignee or other notification for: H And F Law	Sheet no. 6 of 17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				nis p	age Fota	e) al	\$ 2,356.00
ACCOUNT NO.  Med1 02 Excel Emergency Care Lic  ACCOUNT NO. 487428667027  Dependon Collection Se 120 W 22nd St Ste 360 Oak Brook, IL 60523-4070  ACCOUNT NO.  Bud S Ambulance Service  ACCOUNT NO. 601100698474 Discover Fin PO Box 3025 New Albany, OH 43054-3025  ACCOUNT NO.  Essence PO Box 60001 Tampa, FL 33660-0001  Tampa, FL 33660-0001  ACCOUNT NO. 309875515386 H And F Law 33 N Lasalle St Ste 1200 Chicago, IL 60602-3415  Assignee or other notification for: Dependon Collection Se  AREVOlving account opened 1/94  J magazine  Open account opened 1/94  Open account opened 1/94  J pagazine  Open account opened 1/94  J pagazine  Open account opened 1/94  1,538.00  ACCOUNT NO. 309875515386  H And F Law 33 N Lasalle St Ste 1200 Chicago, IL 60602-3415	Tcf National Bank				Ç <sub>1,1</sub> L	tot	21	
ACCOUNT NO.  Med1 02 Excel Emergency Care Lic  ACCOUNT NO. 487428667027  Dependon Collection Se 120 W 22nd St Ste 360 Oak Brook, IL 60523-4070  ACCOUNT NO.  Bud S Ambulance Service  ACCOUNT NO. 601100698474  Discover Fin PO Box 3025 New Albany, OH 43054-3025  ACCOUNT NO.  Essence PO Box 60001 Tampa, FL 33660-0001  ACCOUNT NO.  ASsignee or other notification for: Dependon Collection Se  Assignee or other notification for: Dependon Collection Se	33 N Lasalle St Ste 1200 Chicago, IL 60602-3415			Assistance on other way (Constituting Constituting Consti				155.00
ACCOUNT NO. Med1 02 Excel Emergency Care Lic  ACCOUNT NO. 487428667027  Dependon Collection Se 120 W 22nd St Ste 360 Oak Brook, IL 60523-4070  ACCOUNT NO. Bud S Ambulance Service  ACCOUNT NO. 601100698474  Discover Fin PO Box 3025 New Albany, OH 43054-3025  ACCOUNT NO. Essence PO Box 60001 Tampa, FL 33660-0001  ASsignee or other notification for: Dependon Collection Se	ACCOUNT NO. <b>309875515386</b>			Open account opened 12/01				18.00
ACCOUNT NO. Med1 02 Excel Emergency Care Llc  ACCOUNT NO. 487428667027  Dependon Collection Se 120 W 22nd St Sta 360 Oak Brook, IL 60523-4070  ACCOUNT NO.  Bud S Ambulance Service  ACCOUNT NO. 601100698474  Discover Fin PO Box 3025 New Albany, OH 43054-3025  ACCOUNT NO. 487428667027  Dependon Collection for:  Credtrs Coll  Assignee or other notification for: Dependon Collection Se  Revolving account opened 1/94  1,538.00	Essence PO Box 60001							40.00
ACCOUNT NO. 487428667027  Dependon Collection Se 120 W 22nd St Ste 360 Oak Brook, IL 60523-4070  Bud S Ambulance Service  ACCOUNT NO. 601100698474  Discover Fin PO Box 3025  Dassignee or other notification for:  Credtrs Coll  Open account opened 10/05  Assignee or other notification for: Dependon Collection Se  AREVOlving account opened 1/94			J	magazine				1,538.00
ACCOUNT NO.  Med1 02 Excel Emergency Care Llc  ACCOUNT NO. 487428667027  Dependon Collection Se 120 W 22nd St Ste 360 Oak Brook, IL 60523-4070  ACCOUNT NO.  Bud S Ambulance Service  Assignee or other notification for:  Credtrs Coll  Open account opened 10/05  Assignee or other notification for:  Dependon Collection Se  4 Assignee or other notification for:  Dependon Collection Se	Discover Fin PO Box 3025			nevolving account opened 1/34				
ACCOUNT NO.  Med1 02 Excel Emergency Care Llc  ACCOUNT NO. 487428667027  Dependon Collection Se 120 W 22nd St Ste 360 Oak Brook, IL 60523-4070  ACCOUNT NO.  ASsignee or other notification for:  Credtrs Coll  Open account opened 10/05  Assignee or other notification for:  ASsignee or other notification for:  Dependen Collection Se 445.00				Povolving account opened 1/04				
ACCOUNT NO.  Med1 02 Excel Emergency Care Llc  ACCOUNT NO. 487428667027  Dependon Collection Se 120 W 22nd St Ste 360 Oak Brook, IL 60523-4070  ASsignee or other notification for: Credtrs Coll  Open account opened 10/05								645.00
ACCOUNT NO.  Med1 02 Excel Emergency Care Lic  Assignee or other notification for:  Credtrs Coll	120 W 22nd St Ste 360							<b></b>
ACCOUNT NO.  Assignee or other notification for:  Credition Coll	ACCOUNT NO. <b>487428667027</b>			Open account opened 10/05				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER.  (See Instructions Above.)  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  AMOUNT OF CLAIM.								
	INCLUDING ZIP CODE, AND ACCOUNT NUMBER.	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	CONSIDERATION FOR CLAIM. IF CLAIM IS	CONTINGENT	UNLIQUIDATED	DISPUTED	OF

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Debtor(s)

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1586133			Open account opened 7/01	t			
Helvey Assoc 1015 E Center St Warsaw, IN 46580-3420							363.00
ACCOUNT NO.			Assignee or other notification for:	$\dagger$			
14 Enterprise Rent A Car			Helvey Assoc				
ACCOUNT NO. <b>333682259</b>			Installment account opened 5/01	+			
III Stdnt As 1755 Lake Cook Rd Deerfield, IL 60015-5215							2,739.00
ACCOUNT NO.		J	medical				2,739.00
Ingalls Hospital Patient Financial Services 1 Ingalls Dr Harvey, IL 60426-3558							366.00
ACCOUNT NO.  CBCS 4764 Fulton St E Ada, MI 49301-9086	-		Assignee or other notification for: Ingalls Hospital				300.00
ACCOUNT NO.		J	tickets	+			
Linebarger Goggan Blair & Sampson Attorney At Law PO Box 06152 Chicago, IL 60606-0152							200.00
ACCOUNT NO.			Assignee or other notification for:	+			200.00
Swedish American Hospital PO Box 4448 Rockford, IL 61110-0948			Linebarger Goggan Blair & Sampson				
Sheet no <b>7</b> of <b>17</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his p			\$ 3,668.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	t als	Tot so c	al on al	\$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	medical				'
Medical Recovery Specialists, Inc. 2200 E Devon Ave Ste 288 Des Plaines, IL 60018-4521	-						75.00
ACCOUNT NO.		J	medical				
Mercantile Adjustment Bureau, Llc PO Box 9315A Rochester, NY 14604-0999	-						
			Open account opened 12/05				405.18
ACCOUNT NO. 8514613646  Midland Cred 8875 Aero Dr Ste 200 San Diego, CA 92123-2255	-		open account opened 12/03				507.00
ACCOUNT NO.			Assignee or other notification for:				
Southwest Bell			Midland Cred				
ACCOUNT NO. <b>8526141890</b>			Open account opened 12/07				
Midland Cred 8875 Aero Dr Ste 200 San Diego, CA 92123-2255							458.00
ACCOUNT NO.			Assignee or other notification for:				456.00
Fcnb Newport News			Midland Cred				
ACCOUNT NO.		J	medical			H	
Midwest Neoped Associates Ltd PO Box 2686 Carol Stream, IL 60132-0001	-						
						Ц	332.00
Sheet no <b>8</b> of <b>17</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the			e)	\$ 1,777.18
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	o o	n al	\$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Collections			П	
Miracle Financial Inc 52 Armstrong Rd Plymouth, MA 02360-4807							1,825.00
ACCOUNT NO.			Assignee or other notification for:			Н	1,023.00
Verizon Wireless 777 Big Timber Rd Elgin, IL 60123-1488			Miracle Financial Inc				
ACCOUNT NO. <b>5334403</b>			Open account opened 1/02			H	
Money Control PO Box 49990 Riverside, CA 92514-1990							435.00
ACCOUNT NO.	F		Assignee or other notification for:				400.00
Ameritech Consumer			Money Control				
ACCOUNT NO. <b>4314305</b>			Open account opened 11/01				
Mutl H Clctn 2525 N Shadeland Ave Ste 101 Indianapolis, IN 46219-1794							477.00
ACCOUNT NO.			Assignee or other notification for:			$\vdash$	177.00
Med1 St James Olympia Fields Hospi			Mutl H Clctn				
ACCOUNT NO. <b>5544243</b>	$\vdash$		Open account opened 9/03			H	
Mutual Hospital Services PO Box 19828 Indianapolis, IN 46219-0828							
47						Ц	203.00
Sheet no <b>9</b> of <b>17</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the		age	e)	\$ 2,640.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tic	n al	\$

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Summary of Certain Liabilities and Related Data.) \$

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
St James Hosp			Mutual Hospital Services				
ACCOUNT NO. <b>4336512</b>			Open account opened 11/01				
Mutual Hospital Services PO Box 19828 Indianapolis, IN 46219-0828							51.00
ACCOUNT NO. St James Hosp			Assignee or other notification for: Mutual Hospital Services				31.00
ACCOUNT NO. 4458856  Mutual Hospital Services PO Box 19828 Indianapolis, IN 46219-0828			Open account opened 1/02				
ACCOUNT NO. St James Hosp			Assignee or other notification for: Mutual Hospital Services				50.00
ACCOUNT NO. 7403248  Mutual Management 401 E State St Rockford, IL 61104-1027	-		Open account opened 11/05				
ACCOUNT NO.			Assignee or other notification for:				1,879.00
North Second Calcars #01			Mutual Management				
Sheet no10 of17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o		pag	ge)	\$ 1,980.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rel	ort al Stati	stic	on cal	•

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7105336</b>			Open account opened 5/05	П		H	
Mutual Management 401 E State St Rockford, IL 61104-1027							1,073.00
ACCOUNT NO.			Assignee or other notification for:	H		H	1,070.00
			Mutual Management				
Swedishamerican Hospital Er							
ACCOUNT NO. <b>7264606</b>			Open account opened 8/05				
Mutual Management 401 E State St Rockford, IL 61104-1027							419.00
ACCOUNT NO.			Assignee or other notification for:	H			413.00
Swedish American Mso Inc			Mutual Management				
ACCOUNT NO. <b>7354266</b>			Open account opened 10/05				
Mutual Management 401 E State St Rockford, IL 61104-1027							
ACCOUNT NO.			Assignee or other notification for:	H			100.00
City Of Rockford Parking Dpt			Mutual Management				
ACCOUNT NO. <b>6919277</b>			Open account opened 1/05				
Mutual Management 401 E State St Rockford, IL 61104-1027							
						Ц	71.00
Sheet no11 of17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	)	\$ 1,663.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+			
Radiology Consult Of Rkfd			Mutual Management				
ACCOUNT NO. <b>36843646</b>			Open account opened 3/07				
Nco- Medclr PO Box 41567 Philadelphia, PA 19101-1567							159.00
A GGOVINE NO			Assignee or other notification for:	+			159.00
ACCOUNT NO.  Med1 02 Ihc Swedishamerican Emergenc			Nco- Medcir				
ACCOUNT NO. 11780220  Nco-marlin PO Box 8529 Philadelphia, PA 19101-8529			Open account opened 12/02				984.00
ACCOUNT NO.  Commonwealth Edison			Assignee or other notification for: Nco-marlin				984.00
ACCOUNT NO. <b>11802460</b>			Open account opened 12/02				
Nco-marlin PO Box 8529 Philadelphia, PA 19101-8529							221.00
ACCOUNT NO.  Commonwealth Edison			Assignee or other notification for: Nco-marlin				221.00
Sheet no. 12 of 17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of		age	e)	\$ 1,364.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	stic	on al	\$

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Debtor(s)

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15668318			Open account opened 4/07				
Nco/ Collection Agency PO Box 4907 Trenton, NJ 08650-4907							293.00
ACCOUNT NO.			Assignee or other notification for:	+			200.00
First National Collection Bureau 610 Waltham Way McCarran, NV 89434-6695			Nco/ Collection Agency				
LOGOVINENS			Assignee or other notification for:	+			
ACCOUNT NO.  Nco Asgne Of Sbc			Nco/ Collection Agency				
ACCOUNT NO.  Sbc Bankruptcy Dept			Assignee or other notification for: Nco/ Collection Agency				
225 W Randolph St Ste 27A Chicago, IL 60606-1838							
ACCOUNT NO. 949113  Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662			Open account opened 10/07				400.00
		<u> </u>	Callestians	+			490.00
ACCOUNT NO.  Northland Group PO Box 390905 Edina, MN 55439-0905		J	Collections				
	L			$\perp$			100.00
ACCOUNT NO.  Citifinancial PO Box 499 Hanover, MD 21076-0499			Assignee or other notification for: Northland Group				
Sheet no13 of17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his p			\$ <b>883.00</b>
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als Statis	tica	n al	\$

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Document
IN RE Caballero, Ruben A & Caballero, Sharmar C

Debtor(s)

\_ Case No. \_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Pal1sanc0117127412			Open account opened 6/07	T			
Palisades Collections 210 Sylvan Ave Englewood Cliffs, NJ 07632-2524							3,785.00
ACCOUNT NO.			Assignee or other notification for:	+			0,100.00
			Palisades Collections				
Drive Financial Services/first							
ACCOUNT NO. <b>3700374</b>			Open account opened 3/07				
Pellettieri 991 Oak Creek Dr Lombard, IL 60148-6408							2,255.00
ACCOUNT NO.			Assignee or other notification for:				
Med1 02 Ssfhs St James Hospital			Pellettieri				
ACCOUNT NO. <b>3744800</b>			Open account opened 4/07				
Pellettieri 991 Oak Creek Dr Lombard, IL 60148-6408							278.00
ACCOUNT NO.			Assignee or other notification for:	$\vdash$			270.00
Med1 02 Ssfhs St James Hospital			Pellettieri				
ACCOUNT NO. <b>3655088</b>			Open account opened 2/07				
Pellettieri 991 Oak Creek Dr Lombard, IL 60148-6408							
							75.00
Sheet no14 of17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t		age	e)	\$ 6,393.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tic	on al	\$

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IN RE Caballero, Ruben A & Caballero, Sharmar C

Debtor(s)

Case No. \_\_\_\_\_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	$\top$			
Med1 02 Ssfhs St James Hospital			Pellettieri				
ACCOUNT NO. <b>3755429</b>			Open account opened 4/07	<u> </u>			
Pellettieri 991 Oak Creek Dr Lombard, IL 60148-6408							75.00
ACCOUNT NO.			Assignee or other notification for:	+			7 3.00
Med1 02 Ssfhs St James Hospital			Pellettieri				
ACCOUNT NO. <b>1041262837</b>			Open account opened 5/04	+			
R And B Rec Mgt 860 S Northpoint Blvd Waukegan, IL 60085-8211							450.00
ACCOUNT NO.			Assignee or other notification for:	+			150.00
Med1 02 Swedish American Hospital			R And B Rec Mgt				
ACCOUNT NO.		J	medical	<u> </u>			
St. James Hospital Radiology 1423 Chicago Rd Chicago Heights, IL 60411-3400							30.00
ACCOUNT NO.			Assignee or other notification for:	$\top$			
Pellettieri & Associates PO Box 189 Lombard, IL 60148-0189			St. James Hospital				
Sheet no15 of17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_	<u> </u>	(Total of t	_	age	e)	\$ 255.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als Statis	tica	n al	\$

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Debtor(s)

Case No.

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 100958010083			Open account opened 8/02	$\top$			
Summit Collections PO Box 703107 Dallas, TX 75370-3107							923.00
ACCOUNT NO.			Assignee or other notification for:	+			323.00
Foxfire Apartments	-		Summit Collections				
roxille Apartilletits							
ACCOUNT NO. 100958010082			Open account opened 8/02				
Summit Collections PO Box 703107 Dallas, TX 75370-3107							923.00
ACCOUNT NO.			Assignee or other notification for:				020.00
Foxfire Apartments			Summit Collections				
ACCOUNT NO. 2001284014			Open account opened 5/01	+			
Unifund/collection Agency 10625 Techwood Cir Cincinnati, OH 45242-2846							005.00
ACCOUNT NO. 200100426101			Open account opened 9/01	+			205.00
Van Ru Crdt 10024 Skokie Blvd Skokie, IL 60077-1025			open account opened 3/01				
				$\perp$	L		50.00
ACCOUNT NO.  Med1 Ingalls Memorial Hospital	_		Assignee or other notification for: Van Ru Crdt				
Sheet no16 of17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		oag	e)	\$ 2,101.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort als Stati	stic	on al	\$

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Case No.

IN RE Caballero, Ruben A & Caballero, Sharmar C

Debtor(s)

)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	TINITOTINATED	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	medical		t		1	
Wellgroup 333 Dixie Hwy Chicago Heights, IL 60411-1748								508.00
ACCOUNT NO. 18351601	-		Open account opened 11/06	+	╁	+	+	506.00
West Asset Management PO Box 2308 Sherman, TX 75091-2308			open account opened 11/00					
								132.00
ACCOUNT NO.  At T			Assignee or other notification for: West Asset Management					
ACCOUNT NO. <b>260023</b>			Installment account opened 3/01				+	
Willowbrk Ac 7301 Kingery Hwy Willowbrook, IL 60527-5535								4 202 00
ACCOUNT NO.		J	repossession	+	$\dagger$	1	+	4,303.00
Wolpoff & Abrams ON LLP Two Irvington Centre 702 King Farm Blvd Rockville, MD 20850-5774								
A GCOVINTA VO			Assignee or other notification for:	+	+	+	+	3,964.00
ACCOUNT NO.  Drive Financial PO Box 560284 Dallas, TX 75356-0284			Wolpoff & Abrams ON LLP					
ACCOUNT NO.			Assignee or other notification for:	+	+	+	+	
Radiology Imaging Consultants PO Box 1886 Harvey, IL 60426-7886			Wolpoff & Abrams ON LLP					
Sheet no. 17 of 17 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		L	[ (Total of	Sul this				8,907.00
			(Use only on last page of the completed Schedule F. Rep		То	tal	ı	

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Case No.

Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

w if dobt

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.  STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.		

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Case No. (If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

Case No. (If known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C,

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE						
Married	RELATIONSHIP(S):				AGE(S	5):	
EMPLOYMENT:	DEBTOR S						
Occupation Name of Employer How long employed Address of Employer							
	erage or projected monthly income at time case filed) ages, salary, and commissions (prorate if not paid mon me	thly)	\$ \$	DEBTOR	\$	SPOUSE	
3. SUBTOTAL			\$	0.00	\$	0.00	
4. LESS PAYROLL DEDU a. Payroll taxes and Socia			\$		\$		
b. Insurance	•		\$		\$		
c. Union dues			\$		\$		
d. Other (specify)			\$		\$ ——		
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS		\$	0.00	\$	0.00	
6. TOTAL NET MONTH			\$	0.00		0.00	
	ration of business or profession or farm (attach detaile	d statement)	\$ \$		\$		
8. Income from real property 9. Interest and dividends					\$		
	or support payments payable to the debtor for the debto	or's use or	Φ		Ψ		
that of dependents listed about 11. Social Security or other	ove		\$		\$		
(Specify) Unemployment					\$	1,500.00	
			\$		\$		
<ul><li>12. Pension or retirement in</li><li>13. Other monthly income</li></ul>	come		\$		\$		
			\$		\$		
			\$		\$		
			\$		\$		
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$		\$	1,500.00	
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)			\$	0.00	\$	1,500.00	
<b>16. COMBINED AVERAGE MONTHLY INCOME</b> : (Combine column totals from line 15 if there is only one debtor repeat total reported on line 15)				\$	1,500	0.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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Debtor(s)

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c. Monthly net income (a. minus b.)

\_ Case No. \_

(If known)

-10.00

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	<b>(S)</b>	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the debtor form 22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separato	e schedule of
<ol> <li>Rent or home mortgage payment (include lot rented for mobile home)</li> <li>a. Are real estate taxes included? Yes No _√_</li> </ol>	\$	850.00
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	
c. Telephone	\$	100.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	300.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	
e. Other	\$	
10 m ( 11 11 11 11 11 11 11 11 11 11 11 11 1	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	¢	
(Specify)	— <sup>•</sup> —	
12 Installment assuments (in shorter 11, 12 and 12 areas do not list assuments to be included in the plan)	— »—	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto	¢	
	ф —	
b. Other	— ° —	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17.01	\$ ——	
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	1,510.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of <b>None</b>	of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME	ď	4 F00 00
<ul><li>a. Average monthly income from Line 15 of Schedule I</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$	1,500.00 1,510.00
o. 11. orașe monuri expenses nom Eme 10 acove	Ψ_	.,5.5.50

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **31** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 14, 2008 Signature: /s/ Ruben A Caballero Debto Ruben A Caballero Signature: /s/ Sharmar C Caballero Date: March 14, 2008 (Joint Debtor, if any) Sharmar C Caballero [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Document Page 41 of 49 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:	Case No
Caballero, Ruben A & Caballero, Sharmar C	Chapter 7
Debtor(s)	<u> </u>

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 Estimated 2008 year to date income from employment

41,000.00 Estimated 2007 income from employment

42,000.00 Estimated 2006 income from employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

1,101.00 2007 Unemployment

3,000.00 2008 Unemployment

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the** commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

676.00

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 17307 Hawthorne Dr, East Hazel Crest, IL NAME USED Same

DATES OF OCCUPANCY

2005-2007

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 14, 2008
Signature /s/Ruben A Caballero
of Debtor
Ruben A Caballero

Date: March 14, 2008
Signature /s/Sharmar C Caballero
of Joint Debtor
(if any)

\_\_\_\_\_**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE: Caballero, Ruben A & Caballero, Sharmar C			Case No					
			Chapter <b>7</b>					
Debtor(s)								
	CHAPTER 7 IN	DIVIDUAL DEB	TOR'S ST	ATEMENT (	)F INTEN	TION		
I have filed a so	chedule of assets and liabilities chedule of executory contracts he following with respect to th	and unexpired leases	which include	s personal proper	ty subject to a			
Description of Secured Proj	perty	Creditor's Name			Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None								
Decision of Level Dec			and Name					Lease will be assumed pursuant to 11 U.S.C. §
Description of Leased Prop	erty	<u>Le</u>	ssor's Name					362(h)(1)(A)
03/14/2008	/s/ Ruben A Caballero			/s/ Sharmar C	Caballero			
Date	Ruben A Caballero		Debtor	Sharmar C Ca	ballero	Joi	nt Debtor (i	f applicable)
I declare under percompensation and and 342 (b); and, bankruptcy petitio	enalty of perjury that: (1) I an have provided the debtor with (3) if rules or guidelines have in preparers, I have given the de ebtor, as required by that secti	m a bankruptcy petitic a copy of this docume been promulgated pur ebtor notice of the max	on preparer as ent and the not suant to 11 U	defined in 11 Uces and information. S.C. § 110(h) se	J.S.C. § 110; ion required u	(2) I prepunder 11 Unum fee fo	pared this d .S.C. §§ 110 r services cl	ocument for 0(b), 110(h), nargeable by
If the bankruptcy	me and Title, if any, of Bankruptcy petition preparer is not an in a, or partner who signs the doc	dividual, state the nar	ne, title (if an		Social Security	_	-	
Address								
Signature of Bankrup	otcy Petition Preparer				Date			
Names and Social is not an individua	Security numbers of all other in	ndividuals who prepare	ed or assisted in	n preparing this d	ocument, unle	ess the banl	kruptcy peti	tion preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:		Case No		
Caballero, Ruben A & Caballero, Sharmar C		Chapter <b>7</b>		
	Debtor(s)	-		
	VERIFICATION OF CRE	DITOR MATRIX		
		Number of Creditors63		
The above-named Debtor(s) h	nereby verifies that the list of creditors	s is true and correct to the best of my (our) knowledge.		
Date: March 14, 2008	/s/ Ruben A Caballero			
	Debtor			
	/s/ Sharmar C Caballero			
	Joint Debtor			

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Caballero, Ruben A 14520 S San Francisco Ave Apt B Posen, IL 60469-1153

Citifinancial PO Box 499 Hanover, MD 21076-0499

Document

**Creditors Protection S** 202 W State St Ste 300 Rockford, IL 61101-1116

Caballero, Sharmar C 14520 S San Francisco Ave Apt B Posen, IL 60469-1153

Collection 700 Longwater Dr Norwell, MA 02061-1624 **Credtrs Coll** 151 N Schuyler Ave Kankakee, IL 60901-0063

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

**Collection Co America** 700 Longwater Dr Norwell, MA 02061-1624

**Dependon Collection Se** 120 W 22nd St Ste 360 Oak Brook, IL 60523-4070

Allianceone Inc 6565 Kimball Dr Ste 200 Gig Harbor, WA 98335-1206 Com Ed Bill Payment Ctr Chicago, IL 60668-0001 Discover Fin PO Box 3025 New Albany, OH 43054-3025

**Amcore Bank** 1021 N Mulford Rd Rockford, IL 61107-3877

Comcast PO Box 3002 Southeastern, PA 19398-3002 **Drive Financial** PO Box 560284 Dallas, TX 75356-0284

Amcore Bank N A 501 7th St Rockford, IL 61104-1242 **Computer Credit Services** PO Box 60201 Chicago, IL 60660-0201

**Essence** PO Box 60001 Tampa, FL 33660-0001

**Asset Acceptance** PO Box 2036 Warren, MI 48090-2036 **Crd Prt Asso** PO Box 802068 Dallas, TX 75380-2068 **First National Collection Bureau** 610 Waltham Wav McCarran, NV 89434-6695

**Asset Acceptance Lic** PO Box 2036 Warren, MI 48090-2036 **Credit Management** 4200 International Pkwy Carrollton, TX 75007-1912 H And F Law 33 N Lasalle St Ste 1200 Chicago, IL 60602-3415

**Calvary Portfolio/collection** 3rd Floor Hawthorne, NY 10532

**Credit Protect Assoc** PO Box 802068 Dallas, TX 75380-2068 **Helvey Assoc** 1015 E Center St Warsaw, IN 46580-3420

**CBCS** 4764 Fulton St E Ada, MI 49301-9086 **Creditors Collection B** 755 Almar Pkwy Bourbonnais, IL 60914-2392 **III Stdnt As** 1755 Lake Cook Rd Deerfield, IL 60015-5215 Case 08-06137 Doc 1 Filed 03/14/08 Entered 03/14/08 13:52:51 Desc Main

Ingalls Hospital Patient Financial Services 1 Ingalls Dr Harvey, IL 60426-3558 Document Page 48 of 49
Mutual Management
401 E State St
Rockford, IL 61104-1027

Radiology Imaging Consultants PO Box 1886 Harvey, IL 60426-7886

Linebarger Goggan Blair & Sampson Attorney At Law PO Box 06152 Chicago, IL 60606-0152 Nco- MedcIr PO Box 41567 Philadelphia, PA 19101-1567 Reedsmith Sachnoff & Weaver For Comed 10 S Wacker Dr Chicago, IL 60606-7453

Medical Recovery Specialists, Inc. 2200 E Devon Ave Ste 288 Des Plaines, IL 60018-4521 Nco-marlin PO Box 8529 Philadelphia, PA 19101-8529 Resurgence Financial, LLC 4100 Commercial Ave Northbrook, IL 60062-1833

Mercantile Adjustment Bureau, Llc PO Box 9315A Rochester, NY 14604-0999 Nco/ Collection Agency PO Box 4907 Trenton, NJ 08650-4907

Rush Copley Medical Center 2000 Ogden Ave Aurora, IL 60504-7222

Midland Cred 8875 Aero Dr Ste 200 San Diego, CA 92123-2255 Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662 Sbc Bankruptcy Dept 225 W Randolph St Ste 27A Chicago, IL 60606-1838

Midwest Neoped Associates Ltd PO Box 2686 Carol Stream, IL 60132-0001 Northland Group PO Box 390905 Edina, MN 55439-0905 Sherman Acquisition LP PO Box 740281 Houston, TX 77274-0281

Miracle Financial Inc 52 Armstrong Rd Plymouth, MA 02360-4807 Palisades Collections 210 Sylvan Ave Englewood Cliffs, NJ 07632-2524 St. James Hospital Radiology 1423 Chicago Rd Chicago Heights, IL 60411-3400

Money Control PO Box 49990 Riverside, CA 92514-1990 Pellettieri 991 Oak Creek Dr Lombard, IL 60148-6408 Summit Collections PO Box 703107 Dallas, TX 75370-3107

Mutl H Clctn 2525 N Shadeland Ave Ste 101 Indianapolis, IN 46219-1794 Pellettieri & Associates PO Box 189 Lombard, IL 60148-0189 Swedish American Hospital PO Box 4448 Rockford, IL 61110-0948

Mutual Hospital Services PO Box 19828 Indianapolis, IN 46219-0828 R And B Rec Mgt 860 S Northpoint Blvd Waukegan, IL 60085-8211 Unifund/collection Agency 10625 Techwood Cir Cincinnati, OH 45242-2846 Case 08-06137 Doc 1 Filed 03/14/08 Entered 03/14/08 13:52:51 Desc Main Document Page 49 of 49

Van Ru Crdt 10024 Skokie Blvd Skokie, IL 60077-1025

Verizon Wireless 777 Big Timber Rd Elgin, IL 60123-1488

Wellgroup 333 Dixie Hwy Chicago Heights, IL 60411-1748

West Asset Management PO Box 2308 Sherman, TX 75091-2308

Willowbrk Ac 7301 Kingery Hwy Willowbrook, IL 60527-5535

Wolpoff & Abrams ON LLP Two Irvington Centre 702 King Farm Blvd Rockville, MD 20850-5774